

Information to identify the case:

Debtor 1	<u>Scott Gobel</u>	Social Security number or ITIN	xxx-xx-1985
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michele Gobel</u>	Social Security number or ITIN	xxx-xx-7961
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-13089-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Gobel

Michele Gobel

6/2/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Scott Gobel
Michele Gobel
Debtors

Case No. 17-13089-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jun 02, 2022

Form ID: 3180W

Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Gobel, Michele Gobel, 78 Vacari Way, Little Egg Harbor, NJ 08087-4026
cr	+ Harley-Davidson Credit Corp., POB 340514, Tampa, FL 33694-0514
cr	+ Wells Fargo Bank, National Association as Trustee, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
516651143	+ 4D Financial, 5505 N. Cumberland Avenue, Chicago, IL 60656-4758
516651144	+ ACB Receivables Management, 19 Main Street, Asbury Park, NJ 07712-7012
516651145	++++ ADVANCED RADIOLOGY SOLUTIONS, PO BOX 4238, PORTSMOUTH NH 03802-4238 address filed with court:, Advanced Radiology Solutions, P.O. Box 6750, Portsmouth, NH 03802
516651146	+ Advocare Stafford Ortho, P.O. Box 3001, Voorhees, NJ 08043-0598
516651149	+ Amity Associates, P.O. Box 123, Mount Freedom, NJ 07970-0123
516651151	+ Barnabas Health Med Group, P.O. Box 826504, Philadelphia, PA 19182-6504
516651152	+ Barnabas Health Med Group South, P.O. Box 8000 Dept 596, Buffalo, NY 14267-0002
516651156	+ Community Surgical Supply, P.O. Box 4686, Toms River, NJ 08754-4686
516651158	+ Dayton Power & Light, c/o Online Collections, 202 W. Fire Tower Road, Winterville, NC 28590-8412
516651159	+ Dhiren Gandhi, MD, 240 Mathistown Rd, Ste 215, Little Egg Harbor, NJ 08087-4062
516651163	+ GM Financial, P.O. 100, Williamsville, NY 14231-0100
516651164	+ Hackensack Meridian Health, P.O. Box 650292, Dallas, TX 75265-0292
516651165	+ Health Village Imaging, P.O. Box 42965, Philadelphia, PA 19101-2965
516651167	+ Jersey Shore Anesthesia Assoc, P.O. Box 307, Neptune, NJ 07754-0307
516651168	Jersey Shore U Medical Center, 1945 Rte 33, Neptune, NJ 07753
517549803	+ Little Egg Harbor MUA, Att: Debra H Rumpf, 11 Leifried Lane, Tuckerton, NJ 08087-2042
516651174	+ Meridian Medical Group/Specialty, P.O. Box 416693, Boston, MA 02241-6693
516651175	Monmouth Cardiology Assoc, 2102 Corlies Avenue, Neptune, NJ 07753
516651176	+ N. Ocean County Medical Assoc, P.O. Box 416923, Boston, MA 02241-6923
516651177	+ North Rainbow Emergency Physicians, P.O. Box 7418, Philadelphia, PA 19101-7418
516651179	+ Ocwen Loan Servicing, 12650 Ingenuity Drive, Orlando, FL 32826-2703
516651180	+ Option One Mortgage, Mail Stop DB-AM, 6501 Irvine Center Drive, Irvine, CA 92618-2133
516651182	+ Remex Collection, 307 Wall Street, Princeton, NJ 08540-1515
516651183	+ SOCH Medical Group, 1140 Rte 72 West, Manahawkin, NJ 08050-2412
516651184	+ Southern Ocean County Surgical Assoc, 115 East Bay Avenue, Manahawkin, NJ 08050-3109
516651185	+ State of New Jersey, c/o Pioneer Credit Recovery, P.O. Box 158, Arcade, NY 14009-0158
516651186	+ Thrift Investment, P.O. Box 538, Fords, NJ 08863-0538
516651189	+ UPS, c/o Synter Resource Group, P.O. Box 63247, North Charleston, SC 29419-3247
516651188	+ University Radiology Group, P.O. Box 1075, East Brunswick, NJ 08816-1075
516651190	+ Urden Law Offices, 111 Woodcrest Rd, Ste 200, Cherry Hill, NJ 08003-3620
516651191	+ Urgent Care Now Physicians, P.O. Box 14000, Belfast, ME 04915-4033
518078049	+ Wells Fargo Bank, National Association, c/o, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

TOTAL: 35

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

District/off: 0312-3

User: admin

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Date Rcvd: Jun 02, 2022

Form ID: 3180W

Total Noticed: 68

Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
		Jun 02 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 02 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Jun 03 2022 00:43:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 02 2022 20:47:00	Midland Credit Management, Inc., PO Box 2011, Warren, MI 48090-2011
516651147	+ EDI: RMCB.COM	Jun 03 2022 00:43:00	AMCA, 4 Westchester Plaza, Ste 110, Elmsford, NY 10523-1615
517532807	EDI: PHINAMERI.COM	Jun 03 2022 00:43:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
516662816	+ EDI: PHINAMERI.COM	Jun 03 2022 00:43:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
516651148	+ Email/Text: bky@americanprofit.net	Jun 02 2022 20:48:00	American Profit Recovery, 34405 W. 12 Mile Rd, Ste 379, Ste 379, Farmington Hills, MI 48331-5608
516811606	Email/PDF: resurgentbknofications@resurgent.com	Jun 02 2022 20:53:24	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516773509	Email/Text: bankruptcy@pepcoholdings.com	Jun 02 2022 20:47:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516651150	+ EDI: TSYS2	Jun 03 2022 00:43:00	Barclay's Bank, 700 Prides Crossing, Newark, DE 19713-6109
516651153	+ EDI: CAPITALONE.COM	Jun 03 2022 00:43:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
516651154	+ Email/Text: bankruptcy@certifiedcollection.com	Jun 02 2022 20:47:00	Certified Credit & Collection, P.O. Box 336, Raritan, NJ 08869-0336
516651155	+ Email/Text: mediamanagers@clientservices.com	Jun 02 2022 20:47:00	Client Services, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
516651157	+ Email/PDF: creditonebknofications@resurgent.com	Jun 02 2022 20:53:14	Credit One, P.O. Box 98873, Las Vegas, NV 89193-8873
516651160	+ EDI: RMCB.COM	Jun 03 2022 00:43:00	Dollar/Thrifty Rent a Car, c/o RMCB, 4 Westchester Plaza, Ste 110, Elmsford, NY 10523-1615
516651161	+ Email/Text: bknotice@ercbpo.com	Jun 02 2022 20:47:00	ERC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
516651162	Email/Text: GCSBankruptcy@gcserv.com	Jun 02 2022 20:47:00	GC Services, 6330 Gulfon, Houston, TX 77081
516688894	+ Email/Text: HarleyDavidsonBKNofices@nationalbankruptcy.com	Jun 02 2022 20:47:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
516651166	+ EDI: IRS.COM	Jun 03 2022 00:43:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516651169	+ Email/Text: admin@kinum.com	Jun 02 2022 20:48:00	Kinum, 2133 Upton Dr., Ste 126-129, Virginia Beach, VA 23454-1193
516651170	Email/Text: govtaudits@labcorp.com	Jun 02 2022 20:47:00	Labcorp, P.O. Box 2240, Burlington, NC 27216

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516651172	Email/Text: govtaudits@labcorp.com	Jun 02 2022 20:47:00	LCA Collections, P.O. Box 2240, Burlington, NC 27216
516651173	+ Email/Text: cook@leht.com	Jun 02 2022 20:47:00	Little Egg Harbor Twp MUA, 665 Radio Road, Little Egg Harbor, NJ 08087-1892
516838183	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 02 2022 20:47:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516651178	^ MEBN	Jun 02 2022 20:47:07	Northstar Location Svcs, 4285 Genesee St, Cheektowaga,, NY 14225-1943
516921216	EDI: LCIPHHMRGT	Jun 03 2022 00:43:00	Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
516920431	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516920436	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516651181	+ EDI: RMSC.COM	Jun 03 2022 00:43:00	QVC, P.O. Box 981402, El Paso, TX 79998-1402
516651187	+ Email/Text: bankruptcydepartment@tsico.com	Jun 02 2022 20:48:00	Transworld Systems, 507 Prudential Road, Horsham, PA 19044-2308
516651192	+ EDI: WFFC.COM	Jun 03 2022 00:43:00	Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
516678125	+ Email/Text: RASEBN@raslg.com	Jun 02 2022 20:47:00	Wells Fargo Bank, National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue,, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Wells Fargo Bank, National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517016941	*+	Wells Fargo Bank, National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
516651171	##+	Lawn Doctor, 6604 Delilah Road, Ste 2, Egg Harbor Township, NJ 08234-5666

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2007-1, Asset-Backed Certificates, Series 2007-1 ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor Wells Fargo Bank National Association ajennings@raslg.com
Brian C. Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Harley-Davidson Credit Corp. bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Kevin M. Buttery	on behalf of Creditor Wells Fargo Bank National Association kbuttery@moodklaw.com
Shauna M Deluca	on behalf of Creditor Wells Fargo Bank National Association sdeluca@hasbanilight.com, hllawpc@gmail.com
Shauna M Deluca	on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2007-1, Asset-Backed Certificates, Series 2007-1 sdeluca@hasbanilight.com, hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2007-1, Asset-Backed Certificates, Series 2007-1 smncina@raslg.com
Sindi Mncina	on behalf of Creditor Wells Fargo Bank National Association smncina@raslg.com
Steven J. Abelson	on behalf of Joint Debtor Michele Gobel sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson	on behalf of Debtor Scott Gobel sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16